

From: [James H. Konrad](#)
To: [Public Hearing;](#)
CC:
Subject: Wal-Mart Bank
Date: Friday, April 07, 2006 10:03:42 PM
Attachments:

Martin J. Gruenberg, Acting Chairman
FDIC Board of Directors

Dear Mr. Gruenberg:

I am very concerned about the Wal-Mart Bank proposal. I believe it would concentrate too much power in one group. I also believe it would be detrimental to our important local banks.

Thank you for your consideration.

Sincerely yours,

James H. Konrad